

WHAT IS CLAIMED IS:

1. An information terminal apparatus comprising:

communication means for transmitting/receiving information among the own communication means, a server of a credit card firm, and a server owned by a settling financial institution which settles a charge requested from said credit card firm;

processing means for executing a comparison process as to both credit card charge historical information issued from said credit card firm and balance account information saved in said settling financial institution, said credit card charge historical information being contained in the transmission/reception information of said communication means; and

output means for outputting predetermined information based upon the comparison process result by the processing means.

2. An information terminal apparatus as claimed in claim 1 wherein: said processing means comprises periodic charge information extracting means for extracting periodic charge information from the credit card charge historical information;

prediction means for predicting an estimated charge amount based on said extracted periodic charge information; and

said processing means executes the comparison process as to said credit card charge historical information containing

said estimated charge amount and said balance account information.

3. An information terminal apparatus as claimed in claim 1 wherein: said processing means comprises:

taste information extracting means for extracting taste information of a user based upon shop use historical information, facilities use historical information, or shopping historical information, which are contained in the credit card charge historical information; and

providing means for providing said taste information with a top priority while the shop or the facilities are retrieved.

4. An information terminal apparatus as claimed in claim 3 wherein:

said information terminal apparatus further comprises storage means for storing therein the taste information extracted by said taste information extracting means.

5. An information terminal apparatus as claimed in claim 4 wherein said storage means is constituted by a non-volatile storage medium; and said storage means is arranged in such a manner that the taste information can be replaced with respect to an external appliance, while said storage means is detachably mounted on the information terminal apparatus, or is communicated to the external appliance.

6. An information terminal apparatus as claimed in claim 1 wherein:

said information terminal apparatus further comprises:

input means for inputting first identification information used to specify a user; and

identifying means for judging as to whether or not said user can use the credit card based upon said first identification information entered by said input means.

7. An information terminal apparatus as claimed in claim 6 wherein:

said input means utilizes a remote control operation by way of a wireless communication.

8. An information terminal apparatus as claimed in claim 6 wherein:

said input means inputs second identification information which is transmitted from the communication means to both the credit card firm and the server of the settling financial institution so as to identify the user.

9. An information terminal apparatus as claimed in claim 1 wherein:

said communication means is comprised of:

monitoring means for monitoring operation conditions of said communication means; and

warning means for issuing a warning notice in the case that an abnormal operation is confirmed by said monitoring means.

10. An information terminal apparatus as claimed in claim 9 wherein:

said communication means comprises:

releasing means for releasing the operation of either said monitoring means or said warning means by inputting thereinto third identification information used to identify the user.

11. An information terminal apparatus as claimed in claim 10 wherein when said monitoring means confirms the abnormal operation of the communication function under such a state that the operation of said monitoring means is not released by the releasing means, the warning notice is issued by said warning means.

12. An information terminal apparatus as claimed in claim 10 wherein: said communication means is further comprised of:  
positional move sensing means for sensing a positional move of said communication means; and

when said monitoring means confirms the abnormal operation of the communication function under such a state that the operation of said monitoring means is not released by the releasing means, the warning notice is issued by said warning means.

13. An information terminal apparatus as claimed in claim 10 wherein when unfair information is entered into said releasing means under such a state that the operation of the monitoring means is not released by the releasing means, the warning notice is issued by said warning means.

14. An information terminal apparatus as claimed in claim 1 wherein said information terminal apparatus is mounted on a mobile object; and

said processing means executes a comparison process as to toll road fee historical information supplied from an electric toll collection system, the credit card charge historical information, and the balance account information.

15. An information terminal apparatus as claimed in claim 1 wherein: said information terminal apparatus is mounted on a mobile object; and

said processing means comprises:

taste information extracting means for extracting taste information of the user based upon either shopping historical information or shop and/or facilities use historical information, which are contained in the credit card charge historical information, and also travel path historical information supplied from the credit card charge historical information; and

providing means for providing said taste information with a top priority while the shop, the facilities, or the route is sought.